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PATENT APPLICATION  
Docket No. 14689.3.1

#12B  
12/18/03  
A.W.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of

Wayne A. Provost, et al

Serial No.: 09/724,097

Filed: November 28, 2000

Confirmation No.: 6240

For: INTERACTIVE CREATION AND ADJUDICATION OF  
HEALTH CARE INSURANCE CLAIMS

Examiner: Samuel G. Rimell

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**AMENDMENT “B”**

Commissioner for Patents  
PO Box 1450  
Alexandria, Virginia 22313-1450

Dear Sir:

Responsive to the Office Action dated October 20, 2003, Applicants respectfully request entry of the following amendments and reconsideration of the pending claims in view of the amendments and the remarks herein.

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks begin on page 15 of this paper.**